

YAPI VE KREDİ BANKASI A.Ş.

Notification Regarding Issue of Capital Market Instrument



Notification Regarding Issue of Capital Market Instrument

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| Summary Info | The coupon rate of the debt securities based on BIST TLREF ON Index return issued to qualified investors |
| Update Notification Flag | Yes |
| Correction Notification Flag | No |
| Postponed Notification Flag | No |

Related Issue Limit Info

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|----------------------------------|--|
| Currency Unit | TRY |
| Limit | 25.000.000.000 |
| Issue Limit Security Type | Debt Securities |
| Sale Type | Public Offering-Private Placement-Sale To Qualified Investor |
| Domestic / Oversea | Domestic |

Capital Market Instrument To Be Issued Info

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|--|----------------------------|
| Type | Bill |
| Maturity Date | 22.06.2020 |
| Maturity (Day) | 174 |
| Interest Rate Type | Floating Rate |
| Sale Type | Sale To Qualified Investor |
| ISIN Code | TRFYKBK62028 |
| Ending Date of Sale | 31.12.2019 |
| Maturity Starting Date | 31.12.2019 |
| Nominal Value of Capital Market Instrument Sold | 1.000.000.000 |
| Coupon Number | 2 |

Redemption Plan of Capital Market Instrument Sold

| Coupon Number | Payment Date | Record Date | Payment Date | Interest Rate (%) | Interest Rate - Yearly Simple (%) | Interest Rate - Yearly Compound (%) | Payment Amount | Exchange Rate | Was The Payment Made? |
|---|--------------|-------------|--------------|-------------------|-----------------------------------|-------------------------------------|----------------|---------------|-----------------------|
| 1 | 27.03.2020 | 26.03.2020 | 27.03.2020 | 2,6453 | 11,0981 | 11,5763 | | | Yes |
| 2 | 22.06.2020 | 19.06.2020 | 22.06.2020 | 2,084 | 8,7432 | 9,0388 | | | |
| Principal/Maturity Date Payment Amount | 22.06.2020 | 19.06.2020 | 22.06.2020 | | | | | | |

Additional Explanations

Ref: Our public disclosure dated 31.12.2019. It has been announced with our public disclosure dated 31.12.2019; regarding the debt securities issued to qualified investors with the nominal value of TL 1,000,000,000 with term of 174 days with 87 days coupon payments based on BIST TLREF ON Index return. The 2nd coupon rate of the mentioned debt securities with the ISIN code TRFYKBBK62028 and the payment date of 22.06.2020 is determined as 2,0840%. In contradiction between the Turkish and English versions of this public disclosure, the Turkish version shall prevail.

We proclaim that our above disclosure is in conformity with the principles set down in "Material Events Communiqué" of Capital Markets Board, and it fully reflects all information coming to our knowledge on the subject matter thereof, and it is in conformity with our books, records and documents, and all reasonable efforts have been shown by our Company in order to obtain all information fully and accurately about the subject matter thereof, and we're personally liable for the disclosures.